

WHAT IS CLAIMED IS:

1. A computer network system for generating insurance quotes, rates, and applications, including for ministry-specific coverages, for ministries and religious institutions upon input of information related to such ministries and religious institutions by a user, said computer network system comprising:

5 a user computer with a graphic user interface adapted to display an inquiry and receive input information from a user;

10 a server computer in network communication with said user computer, said server computer including memory and a plurality of instructions, a first portion of said plurality of instructions enabling said server computer to generate an initial inquiry and send said initial inquiry to said user computer for interaction with the user, with said initial inquiry relating to specifics of a potential ministry or religious institution insurance policy, a second portion of said plurality of instructions enabling said server computer to receive said input information from said user and to generate an additional inquiry and send said additional inquiry to said user computer for interaction with the user, with said additional inquiry being based at least in part on said input information, a third portion of said plurality of instructions enabling said server computer to receive further input information from said user computer and calculate at least one of a quote and a rate for a ministry or religious institution insurance policy, including ministry-specific coverages, based on said input information and said further input information, and a fourth portion of said plurality of instructions enabling said server computer to issue a policy containing ministry-specific coverages and premium billing information based on said input information and said further input information.

2. In a computer, a method of generating ministry or religious institution insurance quotes and rates, including for ministry-specific coverages, upon input of ministry or religious institution related information by a user on a user computer connected to a server computer over a network, said method comprising the steps of:

5 generating an initial inquiry on the server computer and sending the initial inquiry to the user computer for interaction with a user, with the initial inquiry relating to specifics of a potential ministry or religious institution insurance policy that includes ministry-specific coverages;

10 displaying the initial inquiry on the user computer and receiving input information from the user;

receiving the input information from the user, generating an additional inquiry, and sending the additional inquiry to the user computer for interaction with the user, with the additional inquiry being based at least in part on the input information;

15 receiving further input information from the user computer in response to the additional inquiry and calculating at least one of a quote and a rate for a ministry or religious institution insurance policy containing ministry-specific coverages based on the input information and the further input information; and

issuing said policy containing ministry-specific coverages and related billing information based on said input information and said further input information.

20 3. A machine-readable program storage device for storing encoded instructions for a method of quoting, rating, and saving quote information for insurance transactions that

include ministry-specific coverages through a web based interface, said method comprising the steps of:

25           collecting quote related input information on a user computer and sending said quote information to a server;

          receiving and storing said quote information on said server;

          invoking a rate calculator on said server and calculating rates based on said quote information;

          storing said calculated rates with said quote information on said server; and

30           displaying and printing a quote document on the user computer based on said quote information and said calculated rates.

4.       The method of claim 3 further comprising:

          requesting a policy application on said user computer and sending said application request to said server;

35           compiling policy application data based on said quote information and said calculated rates; and

          printing said policy application from said policy application data on said user computer.

40           5.       The method of claim 3 wherein said quote document is displayed and printed on the server.

6. The method of claim 4 wherein said policy application is printed on said server.

7. The method of claim 4 wherein changes to said quote information are prohibited after said policy application is requested.

8. The method of claim 4 further including, prior to said requesting step, the step of creating a proposal, said proposal containing links to detailed coverage information.

9. The method of claim 3 further including, prior to said collecting step, the step of authenticating a user.

10. The method of claim 3 further including, after said invoking step, the step of storing said policy application data on said server.

11. The method of claim 10 further including the step of issuing said policy and billing information on said server.

12. The method of claim 11 wherein said policy and billing information is issued without human evaluation when said quote information is within a set of pre-determined parameters.